

have a time limit on debate on this bill, with amendments limited to the substance of the bill so we can get the bill done?

Mr. COBURN. Yes.

Mr. SCHUMER. Let me discuss that with my colleague and maybe we can move the bill. We are in the closing weeks of the session, so maybe we can agree to a reasonable time limit and reasonable amendments.

Mr. COBURN. I have no objection to that.

Mr. SCHUMER. I withdraw my unanimous consent request temporarily so I may discuss things with my colleague from Oklahoma.

The ACTING PRESIDENT pro tempore. Without objection, the request is withdrawn. The Senator's time has expired.

Mr. CORNYN. The Senator from New York said he would yield to me at the end of his statement.

The ACTING PRESIDENT pro tempore. The time of the Senator from New York has expired.

The Senator from Ohio is recognized.

Mr. BROWN. Mr. President, I thank Senator COBURN for his cooperation on an important issue with Senator SCHUMER, something this body needs to move on. I thank both Senator SCHUMER and Senator COBURN. I wanted to talk about the same issue this morning for 5 or 6 minutes.

Thousands and thousands of families in Ohio are struggling to keep a roof over their heads during the upcoming Christmas season. My State has been in the grip of a mortgage crisis at some level for years, which shows no signs of letting up. Ohio is faced with one of the highest foreclosure rates in the country. Our largest cities are being particularly hit hard. Ohio's six biggest cities are among the 30 hardest hit in the Nation. It looks as if things may get worse before they get better.

What we do in Washington, or what we fail to do here, will have a profound effect on families in Akron, Cincinnati, Toledo, Columbus, and Cleveland. It is not just my State's largest cities; it is Portsmouth, Lima, and my hometown of Mansfield, Zanesville, Ravenna, and Marion. Every day, over 200 families in Ohio lose their homes.

A month ago, the majority leader, Senator REID, sought to bring up a bill that would modernize the FHA home loan program. Our colleagues on the other side objected, claiming they had not had sufficient time to read the bill. Mind you, this wasn't a bill written in secret. It passed out of the Banking Committee 20 to 1 in September after a long process that fully involved the ranking member, Senator SHELBY, a Republican of Alabama, and all of my colleagues on the Banking Committee.

By making improvements in the FHA program, more families would be able to refinance out of their unaffordable subprime loans and into fair, more equitable, and affordable FHA loans. As the Wall Street Journal found in an analysis published last week, many

subprime borrowers had pretty good credit when they took out their loans. Many should have been in conventional loans, but in too many cases they were steered into higher priced loans, loans more profitable for the mortgage broker, but more costly, and ultimately disastrously so, for far too many borrowers, new homeowners. Many of them should be able to take out FHA loans that won't have those exploding adjustable rates.

We all went home for Thanksgiving, and when we came back, Senator REID tried again, and again our Republican colleagues objected.

President Bush announced last week a plan that may help a small slice of the population. He called on Congress to adopt FHA reform. Good for him. But what he needs to do is call on his fellow Republicans to stop obstructing every single attempt we have tried to help homeowners in Ohio and across the country. There may be progress today in the conversation between Senators SCHUMER and COBURN. That is our hope.

Most of the people who work in the mortgage industry have their clients' best interests at heart. They rely on repeat business and word-of-mouth advertising. But as the industry has evolved, it seems as though more and more market participants are acting in ways that are at odds with their clients' interests, all for short-term and sometimes huge profits.

Some mortgage brokers have chosen to prey on the most vulnerable—the poor, the elderly, and the family one paycheck away from disaster. Their conduct is unforgivable.

Borrowers who may not have been particularly sophisticated when they took out a loan are very likely going to be unfamiliar with how to navigate their way out of a bad situation. They are going to need a lot of help, and the network of nonprofit organizations across the country is going to be of vital importance in providing that help. Congress approved \$200 million. Senator SCHUMER and Senator CASEY and I worked to put that money into the legislation to provide this help. But the President has threatened to veto that legislation.

We also need to do what we can to prevent the situation from getting worse. Mortgage brokers and originators have to exercise care in how they do business. At a bare minimum, they should be sure a borrower can repay a loan, and they need to do so based on real verification rather than a wink and a nod.

Nobody is doing anybody a favor by convincing them to take out a loan that will become unaffordable in 2 or 3 years, or that doesn't include the payment of taxes and insurance.

No longer should the dreams of Ohioans and new homeowners across the country fall victim to the fine print. No longer should Congress turn a blind eye to the despicable practices that victimize our neighbors and our com-

munities because foreclosure in one house affects the homes all over that neighborhood.

We have tried to provide tax relief to people who have had some of their mortgages forgiven by their lender when they sell their house for less than their outstanding loan. Right now, any amount of debt forgiven is considered income, slapping additional tax burden on a family who has gone through the trauma of losing their home.

But that provision is imperiled by end-of-year obstructionism as well. Not one Republican supported Senator REID's effort to force an end to the Republican filibuster of the tax bill that included this provision.

Everything we have tried to do to help homeowners—from counseling funds, to FHA reform, to tax relief—has been blocked by Republicans. If President Bush is serious about helping homeowners, he will bring this to an end. The people of Ohio have waited too long for relief. They need our help. They need it now.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Maryland is recognized.

ALZHEIMER'S BREAKTHROUGH ACT OF 2007

Ms. MIKULSKI. Mr. President, wouldn't you like to find a cure or wouldn't you like to be part of an effort to find a cure for Alzheimer's? Wouldn't you like to be part of a Congress that helps save lives, helps people and families struggling with Alzheimer's so perhaps there could be medicines for cognitive stretch-out for those who are facing some form of dementia? Wouldn't you like to give help to those practicing self-help, providing relief to hard-working caregivers?

I know you do, and I also know a bipartisan group of my colleagues want to do that. That is why I introduced the Alzheimer's Breakthrough Act of 2007. I started this work a couple years ago, working with my colleague, Senator BOND, who then was chair of the Subcommittee on Aging. Now I am working with Senator BURR. We passed out of the Health, Education, Labor, and Pensions Committee in July critical legislation, the Alzheimer's Breakthrough Act. It is pending on the calendar. We need unanimous consent to bring it up. I come to the floor today to ask my colleagues to give consent to move this bill forward.

This bill has two components: one is an authorizing component and the other a tax credit component. In the spirit of comity, I would be willing to actually divide the two because I know tax policy needs to be very sensitive in terms of the consequences.

Let me tell my colleagues what this breakthrough legislation does. It doubles the funding for Alzheimer's research at NIH. It goes from \$640 million to \$1.3 billion, giving researchers the resources to make breakthroughs. It

funds a national summit on Alzheimer's so the best scientists in the country can come together and identify the most promising breakthroughs. We are not talking about long-time, longitudinal studies. We are talking about studies that are at a point of significant breakthrough, that need help, and need a boost.

Also in our bill is the family caregivers support tax credit. It would create a \$3,000 tax credit for caregivers with the extraordinary expenses of caring for someone who has a chronic condition, such as Alzheimer's.

Why is this needed? Alzheimer's disease is the tsunami on the horizon we cannot ignore. Today there are 5 million Americans living with Alzheimer's disease. It is expected to triple in the next couple decades.

We know a lot about Alzheimer's disease. It has been 100 years since it was first diagnosed, and though we know a lot, we do not have a cure, and maybe we will not have a cure, but we certainly can have the breakthroughs for what we call cognitive stretch-out. For those people who are gripped by this terrible disease or another form of dementia and those who are in social work and medicine, they have watched people say the long goodbye. We watched a gallant President and an incredible First Lady by the name of Reagan, in which the President had his long goodbye and the First Lady, Nancy Reagan stuck with him every minute, every hour of every day until his final resting. We salute them. We know that when the President does not have the resources to deal with this disease, we have so much work to do for the little people. Knowing that President, he would want help for the little people.

We need a sense of urgency about Alzheimer's. If we find a cure to delay the onset of the disease, we could save a tremendous amount in Medicaid and Medicare.

It is estimated that for every year we can have that cognitive stretch-out that enables people not to have to turn to institutional long-term care, we can save over \$500 billion in both Medicaid and Medicare.

Should we even put a price tag on finding a cure, better and earlier diagnosis, faster creation of new drugs for people? Can we afford not to invest in this disease? I don't think so.

Alzheimer's is a terrible disease. I know it because we lived through it in our family. We watched prominent people be gripped by it. We know Alzheimer's is terrible for the person living with it, and we know it is an incredible drain on the caregiver, both emotionally and financially. Our country last year spent over \$120 billion in dealing with this disease.

I wish to come back to the caregiver. Usually it is a daughter or a spouse who takes care of an aging parent or spouse. Often they need help with durable medical equipment and specialized daycare. It could add up to anywhere

from \$5,500 to \$8,000 a year. Caring for a sick loved one means often you give up work, you reduce your work to part time or certainly take money out of your household.

We held a series of hearings on this bill, including Dr. Zerhouni of NIH and Dr. Gerberding of the CDC and some of our most eminent physicians working on this disease. It was amazing because it was so energizing. Often when we think about Alzheimer's, we think there is no hope and no opportunity to crack this disease, but there is.

What the scientists told us is there is now an array of medical possibilities for both the prevention of Alzheimer's and also intervention that would enable people to have this cognitive stretchout.

I am using the words "cognitive stretchout." Maybe it is a little too fancy. What it means in plain English is you have a memory, you can think, you know night from day. I know for families that are gripped by Alzheimer's, both the person with it and the person living with it experience a 36-hour day, because often with Alzheimer's, the person gripped by it cannot tell the time. If we can stretch out that decline where they still have their memory, still can function with the activities of daily living, still know whether it is 3 o'clock in the afternoon or 3 o'clock in the morning, still be able to recognize their grandchild and still be able to remember how to eat, my God, what do we give them? We give them a year of life, we give a breather for those who love them and are taking care of them, and we also give a break in terms of the Federal budget with the assistance we provide in long-term care.

This bill is pending on the calendar. We have asked unanimous consent to go to it. I ask my colleagues, let's have a vote. If they would like to separate out the tax credit aspects from the authorizing legislation, I would be more than willing to cooperate in the closing hours of this session to do that.

I know on the floor is my very good colleague, the Senator from Iowa, Mr. HARKIN, who chairs the Labor-HHS Subcommittee. He has been such a strong advocate of NIH, and we thank him for what he has done. But he needs help from those of us in the Senate to come up with these breakthroughs.

Mr. President, rather than a parliamentary request asking consent, I know our cloakroom is circulating the request. I look forward to a reply from our colleagues in moving this bill forward, but I ask our colleagues: Join with us and move this bill forward.

I yield the floor.

The ACTING PRESIDENT pro tempore. The Senator from Iowa is recognized.

CHRISTOPHER AND DANA REEVE PARALYSIS ACT AND TRAINING FOR REALTIME WRITERS ACT

Mr. HARKIN. Mr. President, I wish to speak on two bills that should have

passed by unanimous consent because they are so widely supported, but there are objections to them by some Republicans.

The first is the Christopher and Dana Reeve Paralysis Act, and the other is Training for Realtime Writers Act. First, I am disappointed objections have been raised against the Christopher and Dana Reeve Paralysis Act on the other side. I do not speak for myself, but I speak on behalf of tens of thousands of Americans who suffer from paralysis and their families.

The Christopher and Dana Reeve Paralysis Act is a bipartisan bill. It is a fiscally responsible bill. It addresses a critical need to accelerate better treatments and one day a cure for paralysis. Currently, paralysis research is carried out across multiple disciplines with no effective means of coordination and collaboration. Time, effort, and valuable dollars are used inefficiently because of this problem. Families affected by paralysis are often unaware of critical research results, information about clinical trials, and best practices. The bill will improve the long-term health prospects of people with paralysis and other disabilities by improving access to services, providing information and support to caregivers and their families, developing assistive technology, providing employment assistance, and encouraging wellness among those with paralysis.

I am, frankly, surprised there continues to be an objection to moving this bill forward. I negotiated this bill with my Republican colleagues on the Health, Education, Labor, and Pensions Committee before it was marked up in July. We received specific requests relating to the NIH. We accepted those requests. We moved forward. We removed the NIH reporting provisions in response to concerns that they were duplicative of reporting requirements NIH already had. We responded to all the feedback from the Department of Health and Human Services and the NIH by incorporating both substantive and technical changes. At that point we were assured there were no objections. As a result of these good-faith negotiations, the bill passed out of the HELP Committee with no amendments. Given all of the efforts we made to meet concerns raised by Senators on the other side of the aisle, and given that Senators had an opportunity to file amendments at that time but chose not to, I had every expectation that the bill would quickly pass the full Senate. Instead, it continues to be held due to Republican objections.

One of my Republican colleagues has said he will object to all disease-specific bills because he does not believe that Congress should be able to pass legislation specifically targeting the fights against cancer, ALS, Alzheimer's, and so on. I strenuously disagree with the Senator on this point. I believe Congress can and should be involved in setting national priorities in these fields. But putting that aside, the